

**Information to identify the case:**

Debtor 1	<b>Maria M. Salvani</b>	Social Security number or ITIN	xxx-xx-5316
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-29423-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria M. Salvani  
aka Maria M. Carmel Pe Salvani

7/30/25

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Maria M. Salvani  
Debtor

Case No. 19-29423-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 30, 2025

User: admin  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2025:**

Recip ID	Recipient Name and Address
db	Maria M. Salvani, 7 Mountain Ln, Egg Harbor Township, NJ 08234-9768
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518510640	+ Allied Interstate, LLC, 7525 W. Campus Road, New Albany, OH 43054-1121
518510645	Atlanticare Clinical Lab, PO Box 785616, Philadelphia, PA 19178-5616
518510653	Citicard - AAdvantage Platinum Card, PO Box 6062, Sioux Falls, SD 57117-6062
518510659	Dental Arts of South Jersey, 1001 Laurel Oak Rd Ste C1, Voorhees, NJ 08043-3512
518510660	Discover Bank - 'more' card, PO Box 71084, Charlotte, NC 28272-1084
518510662	English Creek Self Storage, 1187 Ocean Heights Ave, Egg Harbor, NJ 08215
518510664	Extra Space Storage, 6698 Washington Ave, Egg Harbor Township, NJ 08234-1825
518510666	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court., Forster Garbus & Garbus, 60 Motor Parkway Attn: Discover Bank, Commack, NY 11725-0000
518510667	Green Lawn Fertilizing, 1004 Saunders Ln, West Chester, PA 19380-4218
518510673	+ NJR Clean Energy Ventures, 1415 Wycoff Rd, Farmingdale, NJ 07727-3940
518510674	NJR Clean Energy Ventures Corp, 1415 Wyckoff Rd, Farmingdale, NJ 07727-3940
518579359	+ NJR Clean Energy Ventures Corporation, c/o The Kelly Firm, P.C., 1011 Highway 71, Suite 200, Spring Lake, NJ 07762-3232
518510672	Nationwide Credit Inc., PO Box 14581, Des Moines, IA 50306-3581
518510675	Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
518510682	Schachter & Portnoy, LLC, 3490 US Route ONE Ste 6, Princeton, NJ 08540
518510693	The Dermatology Group, PO Box 791486, Baltimore, MD 21279-1486

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 30 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 30 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@firstharvestcu.com	Jul 30 2025 20:52:00	First Harvest Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
cr	+ Email/Text: courts@southjerseyfcu.com	Jul 30 2025 20:52:00	South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
518510639	^ MEBN	Jul 30 2025 20:46:36	Advanced Call Center Technologies, POB 9091, Gray, TN 37615-9091
518510641	^ MEBN	Jul 30 2025 20:48:21	Allied Interstate, LLC, PO Box 1954, Southgate,

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			MI 48195-0954
518510642	Email/PDF: bncnotices@becket-lee.com	Jul 30 2025 21:15:35	American Express, PO Box 1270, Newark, NJ 07101-1270
518847596	Email/PDF: bncnotices@becket-lee.com	Jul 30 2025 20:59:04	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518510643	+ Email/Text: bky@americanprofit.net	Jul 30 2025 20:52:00	American Profit Recovery, 34405 W. 12 Mile Rd, Ste 379, Farmington Hills, MI 48331-5608
518853482	Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2025 21:15:29	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518510644	Email/Text: bankruptcydpt@mcmcg.com	Jul 30 2025 20:52:00	Atlantic Credit & Finance, Inc., PO Box 13386, Roanoke, VA 24033-3386
518510646	Email/Text: maria.herron@atlanticare.org	Jul 30 2025 20:52:00	Atlanticare Surgery Center, 2500 English Creek Ave Ste 702, Egg Harbor Township, NJ 08234-5549
518510649	EDI: BANKAMER	Jul 31 2025 00:39:00	Bank Of America, PO Box 15019, Wilmington, DE 19886-5019
518510648	EDI: BANKAMER	Jul 31 2025 00:39:00	Bank Of America, PO Box 15284, Wilmington, DE 19850-5284
518510647	EDI: BANKAMER	Jul 31 2025 00:39:00	Bank Of America, PO Box 31785, Tampa, FL 33631-3785
518510650	EDI: BANKAMER	Jul 31 2025 00:39:00	Bank Of America National Association, 4909 Savarese Cir, Tampa, FL 33634-2413
518831727	+ EDI: COMCASTCBLCENT	Jul 31 2025 00:39:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518510656	EDI: WFNNB.COM	Jul 31 2025 00:39:00	COmenity Bank/Ann Taylor, PO Box 182789, Columbus, OH 43218-2789
518510658	Email/Text: correspondence@credit-control.com	Jul 30 2025 20:51:00	Credit Control LLC, Attn: Bank of America, PO Box 546, Hazelwood, MO 63042-0546
518510651	Email/Text: cms-bk@cms-collect.com	Jul 30 2025 20:52:00	Capital Management Services, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
518836445	+ EDI: AIS.COM	Jul 31 2025 00:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518510652	EDI: CAPITALONE.COM	Jul 31 2025 00:39:00	Capital One Bank USA NA, POB 85619, Richmond, VA 23285-5619
518885968	EDI: CITICORP	Jul 31 2025 00:39:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518510654	+ Email/Text: mediamanagers@clientservices.com	Jul 30 2025 20:51:00	Client Services Inc., 3451 Harry S Truman Blvd, St. Charles, MO 63301-9816
518510655	EDI: WFNNB.COM	Jul 31 2025 00:39:00	Comenity - Loft, PO Box 659569, San Antonio, TX 78265-9569
518510657	EDI: WFNNB.COM	Jul 31 2025 00:39:00	Comenity-Victorias Secret, PO Box 182789, Columbus, OH 43218-2789
518836379	EDI: DISCOVER	Jul 31 2025 00:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518510665	+ Email/Text: crdept@na.firstsource.com	Jul 30 2025 20:52:00	Firstsource Advantage, LLC, POB 628, Buffalo, NY 14240-0628
518510668	^ MEBN	Jul 30 2025 20:47:54	Hayt Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500
518510669	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 30 2025 20:52:00	Midland Credit Management, 8875 Aero Dr., Ste 200, San Diego, CA 92123-2255

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518510670	Email/Text: bankruptcydpt@mcmcg.com	Jul 30 2025 20:52:00	Midland Funding, 320 E Big Beaver Rd, Troy, MI 48083-1238
518510671	Email/Text: compliance@monarchrm.com	Jul 30 2025 20:51:00	Monarch Recovery MGMNT Inc, 3260 Tillman Dr Ste 75, Bensalem, PA 19020-2059
518510681	EDI: PRA.COM	Jul 31 2025 00:39:00	Portfolio Recovery Assoc., 120 Corporate Blvd, Norfolk, VA 23502-4962
518510676	EDI: PRA.COM	Jul 31 2025 00:39:00	Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4962
518510677	EDI: PRA.COM	Jul 31 2025 00:39:00	Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541-0914
518839864	EDI: PRA.COM	Jul 31 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o Ann Taylor/Loft, POB 41067, Norfolk VA 23541
518840381	EDI: PRA.COM	Jul 31 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518840382	EDI: PRA.COM	Jul 31 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518839863	EDI: PRA.COM	Jul 31 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
518839862	EDI: PRA.COM	Jul 31 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
518510685	EDI: SYNC	Jul 31 2025 00:39:00	SYNCB / GAP DC, PO Box 960017, Orlando, FL 32896-0017
518510686	EDI: SYNC	Jul 31 2025 00:39:00	SYNCB / Lowes, PO Box 965005, Orlando, FL 32896-5005
518510688	EDI: SYNC	Jul 31 2025 00:39:00	SYNCB/Care Credit, PO Box 960061, Orlando, FL 32896-0061
518510689	EDI: SYNC	Jul 31 2025 00:39:00	SYNCB/JC Penney, PO Box 960090, Orlando, FL 32896-0090
518510690	EDI: SYNC	Jul 31 2025 00:39:00	SYNCB/Sams Club, PO Box 530942, Atlanta, GA 30353-0942
518510691	EDI: SYNC	Jul 31 2025 00:39:00	SYNCHRONY Bank, PO Box 960013, Orlando, FL 32896-0013
518510683	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 30 2025 20:52:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518510684	+ Email/Text: courts@southjerseyfcu.com	Jul 30 2025 20:52:00	South Jersey Federal Credit Union, POB 5530, Deptford, NJ 08096-0530
518510687	EDI: SYNC	Jul 31 2025 00:39:00	Syncb /Gap, PO Box 965005, Orlando, FL 32896-5005
518510692	EDI: SYNC	Jul 31 2025 00:39:00	Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
518512455	^ MEBN	Jul 30 2025 20:47:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518510694	Email/Text: BAN5620@UCBINC.COM	Jul 30 2025 20:51:00	United Collection Bureau, 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
518510696	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 30 2025 21:15:45	WF Financial Cards, PO Box 14517, Des Moines, IA 50306-3517
518510695	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 30 2025 21:15:48	Wells Frgo Financial, PO Box 29704, Phoenix, AZ 85038-9704

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	NJR Clean Energy Ventures Corporation, c/o The Kelly Firm, P.C., 1011 Highway 71, Suite 200, Spring Lake, NJ 07762-3232
518510679	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Assoc., 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518510680	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
518510678	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Assoc., POB 12914, Norfolk, VA 23541-0000
518510661	##+	Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
518510663	##	ERC, PO Box 23870, Jacksonville, FL 32241-3870

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor ABS REO Trust VI dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeanie D. Wiesner	on behalf of Debtor Maria M. Salvani jeanie@sadeklaw.com brad@sadeklaw.com;service@sadeklaw.com;ginna@sadeklaw.com;Wiesner.JeanieB140679@notify.bestcase.com
John F Newman	on behalf of Creditor South Jersey Federal Credit Union courts@firstharvestcu.com
Katherine B. Galdieri	on behalf of Creditor NJR Clean Energy Ventures Corporation kgaldieri@njtransit.com akelly@kbtlaw.com;wsheidan@kbtlaw.com;saudino@kbtlaw.com
Lauren Bielskie	on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
Robert J. Malloy	on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com
Travis Graga	on behalf of Creditor NJR Clean Energy Ventures Corporation travisgraga@gmail.com
U.S. Trustee	

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USTPRegion03.NE.ECF@usdoj.gov

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